Please amend the first full paragraph of page 3 as follows:

Embodiments of the spindle nut retainer 20 are shown in Figures 2, 3 and 4 and comprise an integral base section 22 and peripheral section 28 in a cup-shaped configuration. In separate embodiments the spindle nut retainer 20 is made from materials such as steel as shown in Figure 4, or polymer as shown in Figures 2 and 3. The base section 22 may be flat, having an interior face 24 and an exterior face 26. The base section 22 includes a centrally located aperture 34. The area of the base section 22 around the aperture 34 may be of increased thickness for structural reinforcement. In an embodiment wherein the spindle nut retainer is made of steel, the base section 22 may include a bent tab 25. The bent tab 25 may be integrally formed with the base section 22 and bent to extend from the base section 22 perpendicularly. The aperture 34 may be D-shaped. Throughout the specification, the term "D-shaped" refers to a truncated circular shape. A flat portion of the base section forming the flat section of the "D" is an interference surface 27. The interference surface 27 is transverse to the interior face 24 and exterior face 26 of the base section 22. As a result, there is rotational interference when the retainer 20 is positioned upon an area of the spindle 50 having a D-shaped cross section. In an embodiment wherein the spindle nut retainer is made of steel, the surface of bent tab 25 may be the interference surface 27. The base section 22 may include a manufacturer's brand name.

Please amend the first paragraph of page 5 as follows:

Referring to Figure 1, the spindle assembly 10 further comprises the nut 60 which includes exterior flats 62 and corners 64. The nut 60 is commonly formed of steel. The nut 60 functions to hold a hub 70 upon the spindle 50. The nut 60 is threadedly engaged to the spindle 50. As previously described the nut 60 is locked in place by the spindle nut retainer 20. The spindle assembly 10 may further comprise a hub 70. The hub 70 circumscribes the spindle 50 and rotates freely about the spindle 80. One or more bearings 90 are used between the hub 70 and spindle 50 to allow free rotational engagement. The hub 70 is located on the interior side of the nut 60 and is restrained from disengagement from the spindle 50 by the nut 60. The spindle assembly 10 may further comprise one or more washers 80. In an embodiment, a washer 80 is

03